

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen Marc Troy  
Debtor

Case No. 23-00180-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 09, 2023

User: AutoDocket  
Form ID: ntcnfhrv

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:**

Recip ID	Recipient Name and Address
db	+ Stephen Marc Troy, 15 N Middlesex Road, Carlisle, PA 17013-1628
5518561	+ ALISON TROY, 15 N MIDDLESEX ROAD, CARLISLE, PA 17013-1628
5518562	ALLY FINANCIAL INC, ATT CEO JEFFREY J BROWN, ALLY DETROIT CENTER, DETROIT, MI 48226
5518563	+ ALMEDIN MESIC OWNER, MESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540
5518566	+ CAPITAL ADVANCE SERVICES LLC, REGISTERED AGENT, 187 WOLF ROAD, STE 101, ALBANY, NY 12205-1138
5518568	CB/WMESTGATE, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5518569	CFG MERCHANT SOLUTIONS LLC, 201 NJ-17 #805, RUTHERFORD, NJ 07070
5518571	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
5518573	+ CORPORATION SERVICE COMPANY, 801 ADLAI STEVENSON DRIVE, SPRINGFIELD, IL 62703-4261
5518575	CUMBERLAND COUNTY TAX BUREAU, 21 WATERFORD DRIVE, STE 201, MECHANICSBURG, PA 17050-8268
5518576	++ DELMARVA POWER & LIGHT COMPANY, 500 N WAKEFIELD DRIVE 92DC42, LEGAL DEPT 92DC42, NEWARK DE 19702-5440 address filed with court:, DELMARVA POWER, PO BOX 231, WILMINGTON, DE 19899-0231
5518580	+ IRWIN FUNDING LLC, 25 MAIN STREET, STE 11, EDISON, NJ 08837-3448
5518583	++ LETORT WAREHOUSES INC, ATTN ATTN PAUL SHEAFFER, 2464 LOBACH DR, MECHANICSBURG PA 17055-5376 address filed with court:, LETORT WAREHOUSES INC, 405 N EAST STREET, CARLISLE, PA 17013
5518582	++ LETORT WAREHOUSES INC, ATTN ATTN PAUL SHEAFFER, 2464 LOBACH DR, MECHANICSBURG PA 17055-5376 address filed with court:, LETORT WAREHOUSES INC, 405 NORTH EAST STREET, CARLISLE, PA 17013
5518586	+ MESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540
5518587	+ MIDDLESEX TWP MUNICIPAL AUTHORITY, 350 N MIDDLESEX RD #2, CARLISLE, PA 17013-8422
5518589	+ PDM CAPITAL LLC, 39 BROADWAY 1908, NEW YORK, NY 10006-3003
5518595	+ TRICIA D NAYLOR ESQUIRE, BARIC & SCHERER LLC, 19 W SOUTH STREET, CARLISLE, PA 17013-3445
5520484	+ Unifund CCR LLC, c/o Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861
5525867	+ Westgate Vacation Villas Owners Association, Inc., 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
5525862	+ Westgate Vacation Villas, LLC, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 09 2023 18:53:39	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 09 2023 18:43:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5518564	Email/PDF: bncnotices@becket-lee.com	Mar 09 2023 18:53:40	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5520606	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 09 2023 18:43:27	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5525849	Email/PDF: bncnotices@becket-lee.com	Mar 09 2023 18:53:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5518565	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 09 2023 18:53:49	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

District/off: 0314-1  
Date Rcvd: Mar 09, 2023

User: AutoDocke  
Form ID: ntcnflrg

Page 2 of 4  
Total Noticed: 57

5525650	+ Email/Text: alexis@multisourcellc.com	Mar 09 2023 18:43:00	Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
5518567	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 09 2023 18:43:35	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5518570	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 18:44:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518572	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 18:44:00	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518574	Email/Text: ebnnotifications@creditacceptance.com	Mar 09 2023 18:43:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
5520783	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 09 2023 18:53:56	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5518596	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 09 2023 18:43:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5518577	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 09 2023 18:43:00	INFINITI FIN, PO BOX 660366, DALLAS, TX 75266-0366
5518578	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 09 2023 18:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5523165	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 09 2023 18:43:00	Infiniti Financial Services, PO Box 9013, Addison, Texas 75001-9013
5518581	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 18:53:56	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5522909	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 09 2023 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5518583	Email/Text: psheaffer@comcast.net	Mar 09 2023 18:43:00	LETORT WAREHOUSES INC, 405 N EAST STREET, CARLISLE, PA 17013
5518582	Email/Text: psheaffer@comcast.net	Mar 09 2023 18:43:00	LETORT WAREHOUSES INC, 405 NORTH EAST STREET, CARLISLE, PA 17013
5523764	Email/Text: camanagement@mtb.com	Mar 09 2023 18:43:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5518585	+ Email/Text: camanagement@mtb.com	Mar 09 2023 18:43:00	M&T BANK MORTGAGE, LENDING SERVICES CORRESPONDENCE ADDRESS, PO BOX 1288, BUFFALO, NY 14240-1288
5524699	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 09 2023 18:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5518588	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 09 2023 18:43:00	NISSAN INF LT, PO BOX 660366, DALLAS, TX 75266-0366
5521837	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 18:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5524271	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 09 2023 18:43:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5518590	+ Email/Text: collections@sidneyfcu.org	Mar 09 2023 18:44:00	SIDNEY FCU, 42 UNION STREET, SIDNEY, NY 13838-1440
5518591	+ Email/Text: bankruptcy@sw-credit.com	Mar 09 2023 18:44:00	SW CREDIT SYS, 4120 INTERNATIONAL PKWY STE 1100, CARROLLTON, TX 75007-1958
5518592	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0314-1  
Date Rcvd: Mar 09, 2023

User: AutoDocke  
Form ID: ntcnfhrg

Page 3 of 4  
Total Noticed: 57

5521011	+ Email/Text: collections@sidneyfcu.org	Mar 09 2023 18:43:31	SYNCB/PPC, PO BOX 965015, ORLANDO, FL 32896-5015
5518657	+ Email/PDF: gecsedl@recoverycorp.com	Mar 09 2023 18:44:00	Sidney Federal Credit Union, PO Box 198, Sidney, NY 13838-0198
5518593	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 09 2023 18:43:20	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5518594	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 09 2023 18:43:00	TBOM/FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
5518597	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 09 2023 18:53:49	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5518802	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Mar 09 2023 18:43:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5518598	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 09 2023 18:43:25	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380
5518599	Email/Text: bankruptcy_notices@wgresorts.com	Mar 09 2023 18:43:22	WELLS FARGO CARD SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517
5525676	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 09 2023 18:43:00	WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819
		Mar 09 2023 18:53:39	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5518584		LIEN HOLDER
5518579	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0314-1  
Date Rcvd: Mar 09, 2023

User: AutoDocke  
Form ID: ntcnfhrq

Page 4 of 4  
Total Noticed: 57

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Kara Katherine Gendron

on behalf of Debtor 1 Stephen Marc Troy  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Michael Patrick Farrington

on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Stephen Marc Troy,

Chapter 13

**Debtor 1**

Case No. 1:23-bk-00180-HWV

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**April 19, 2023** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Sylvia H. Rambo US Courthouse, Bankruptcy Courtroom No. 8 (4th Floor), 1501 N. 6th St, Harrisburg, PA 17102	Date: April 26, 2023 Time: 09:30 AM
--	--

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing ( *L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence* ) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Christopher Gambini, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: March 9, 2023

ntcnfhrg (08/21)